

AN IPOS TRANSACTION SYSTEM

ABSTRACT OF THE DISCLOSURE

Apparatus and methods for transaction processing. The apparatus may be a transaction system including a keypad, a circuit for interacting with the transaction customer and a link communicatively connecting the keypad and the customer-interaction circuit. The cashier
5 may interact with the keypad, while the customer (and not the cashier) may interact with the customer-interaction circuit. The link may communicate a dollar amount for the transaction between the keypad and the customer-interaction circuit. Accessories for the keypad may include a display. Accessories for the customer-interaction circuit may
10 include a smart-card reader, a magnetic-strip reader, a check reader, a receipt printer and a biometric -information circuit. The customer-interaction circuit may include a port for connection to a remote service provider. That port may be the only remote-access port in the transaction system. The customer-interaction circuit may include a virtual PIN pad, and
15 the circuit itself may be programmed to capture a personal identification number by means of that virtual PIN pad. The customer-interaction circuit may include virtual paper, and the circuit itself may be programmed to capture a signature by means of the virtual paper. A cash register at the point of sale with the transaction system may not be communicatively
20 coupled to the transaction system.

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